

Information to identify the case:

Debtor 1 **Gina M. Hudec**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6541**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **19-23180-CMB**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gina M. Hudec

8/5/20

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
Western District of Pennsylvania

In re:
Gina M. Hudec
Debtor

Case No. 19-23180-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 23

Date Rcvd: Aug 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2020.

db +Gina M. Hudec, 232 Carriage Blvd., Pittsburgh, PA 15239-3601
cr +County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor,
Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
Pittsburgh, PA 15233-1828
15132524 American First Finance, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
15127301 +County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,
437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
15103814 +KML Law Group, P.C., Attn: David Fein, Esquire, 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
15140229 +Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15133456 +Midland Credit Management, Inc. as agent for, Asset Acceptance LLC, Po Box 2036,
Warren MI 48090-2036
15103815 +PNC Bank, P.O. Box 1820, Dayton, OH 45401-1820
15143659 +PNC Bank, National Association, Attn: Bankruptcy, P.O. Box 94982,
Cleveland, OH 44101-4982
15107238 +Peoples Natural Gas Company LLC, c/o S. James Wallace, PC, 845 N. Lincoln Avenue,
Pittsburgh, PA 15233-1828
15117666 +Pinnacle Service Solutions LLC, 4408 Milestrip Rd, #247, Blasdell NY 14219-2553
15120681 +United Auto Credit Corporation, P.O. Box 163049, Fort Worth, TX 76161-3049

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BRCCRAWFORD.COM Aug 06 2020 07:33:00 Rosemary C. Crawford, Crawford McDonald, LLC.,
P.O. Box 355, Allison Park, PA 15101-0355
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 06 2020 04:17:42
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 06 2020 04:17:41 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946
15141988 +E-mail/Text: kburkley@bernsteinlaw.com Aug 06 2020 04:18:33 Duquesne Light Company,
c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,
Pittsburgh, PA 15219-1945
15124088 EDI: JEFFERSONCAP.COM Aug 06 2020 07:38:00 Jefferson Capital Systems LLC, Po Box 7999,
Saint Cloud Mn 56302-9617
15108369 E-mail/PDF: resurgentbknotifications@resurgent.com Aug 06 2020 04:26:04 LVNV Funding, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15108370 E-mail/PDF: resurgentbknotifications@resurgent.com Aug 06 2020 04:26:04
Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
15132506 +EDI: JEFFERSONCAP.COM Aug 06 2020 07:38:00 Premier Bankcard, Llc,
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15106890 EDI: Q3G.COM Aug 06 2020 07:33:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
15253054 EDI: AIS.COM Aug 06 2020 07:38:00 T Mobile/T-Mobile USA Inc,
by American InfoSource as agent, PO Box 248848, Oklahoma City, OK 73124-8848
TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC BANK NATIONAL ASSOCIATION
cr* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,
707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr* +LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 23

Date Rcvd: Aug 05, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2020 at the address(es) listed below:

Dennis J. Spyra on behalf of Debtor Gina M. Hudec attorneysspyra@dennisspyra.com, deborah@dennisspyra.com;missdebrastone@msn.com
James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmllawgroup.com
Jeffrey R. Hunt on behalf of Creditor County of Allegheny jhunt@grblaw.com, cnoroski@grblaw.com
Jordan Winsor info@pinnaclesolv.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@berNSTEINlaw.com, jbluemle@berNSTEINlaw.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 8